

United States Bankruptcy Court  
Western District of Washington

In re:  
Angela Yun Delgado  
Debtor

Case No. 19-43978-MJH  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0981-3

User: admin  
Form ID: 318

Page 1 of 1  
Total Noticed: 15

Date Rcvd: Apr 01, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 03, 2020.

db  
956756750 +Angela Yun Delgado, POB 257-1689, Olympia, WA 98507  
+MERCURY, POB 70168, Philadelphia, PA 19176-0168  
956756753 +SON MOTTS, 14828 15TH AVE CT E, Tacoma, WA 98445-3456  
956756754 +U Haul, 15315 Pacific Ave S re: #761, Tacoma, WA 98444-6952  
956756755 +US DEPT OF EDUCATION, POB 530210, Atlanta, GA 30353-0210

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

EDI: WADEPREV.COM Apr 02 2020 06:48:00 State of Washington, Department of Revenue,  
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300  
956756744 +EDI: AMINFOFP.COM Apr 02 2020 06:48:00 1ST PREMIER, POB 5147,  
Sioux Falls, SD 57117-5147  
956756745 +E-mail/Text: girddb@aessuccess.org Apr 02 2020 03:15:46 AMERICAN EDUCATION SERVICES,  
1200 N 7TH ST, Harrisburg, PA 17102-1419  
956756746 +EDI: CAPITALONE.COM Apr 02 2020 06:48:00 CAPITAL ONE, POB 71083,  
Charlotte, NC 28272-1083  
956756752 EDI: SEARS.COM Apr 02 2020 06:48:00 SEARS, POB 688956, Des Moines, IA 50368  
956756747 +EDI: DISCOVER.COM Apr 02 2020 06:48:00 DISCOVER, POB 6103, Carol Stream, IL 60197-6103  
956756749 +E-mail/Text: bk@lendingclub.com Apr 02 2020 03:16:26 LENDING CLUB, POB 39000,  
San Francisco, CA 94139-0001  
956756748 +E-mail/Text: bk@lendingclub.com Apr 02 2020 03:16:25 LENDING CLUB, POB 3900,  
San Francisco, CA 94139-0001  
956756751 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Apr 02 2020 03:22:49 MERRICK, POB 660175,  
Dallas, TX 75266-0175  
956756756 +EDI: WFFC.COM Apr 02 2020 06:48:00 WELLS FARGO, POB 5185, Sioux Falls, SD 57117-5185  
TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 03, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 1, 2020 at the address(es) listed below:

James K Miersma on behalf of Defendant Wells Fargo Education Financial Services  
bknotice@mccarthyholthus.com  
Mark D Waldron Trustee@mwaldronlaw.com, wal0@ecfcbis.com  
Richard D Granvold on behalf of Debtor Angela Yun Delgado RDGRANVOLD@msn.com  
United States Trustee USTPRegion18.SE.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<u>Angela Yun Delgado</u>	Social Security number or ITIN	xxx-xx-6544
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Western District of Washington			
Case number: 19-43978-MJH			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Angela Yun Delgado

4/1/20**By the court:** Mary Jo Heston  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**